

EXHIBIT D

August 23, 2006

FAXED &
mailed
8-24-06

Michael Jones
Senior Claims Examiner
Pan American Life
P.O. Box 60219
New Orleans, LA 70160-0219

Re: Policy # 1257-758 & 1285-764

Dear Mr. Jones:

Thank you for your prompt reply regarding my rehabilitation. I will address my plans for rehabilitation after I discuss the issues that are becoming increasingly complicated due to your accounting practices, including payments due to me by your company. My hope is that this will not require intervention by the Department of Insurance, but because my mortgage responsibilities do not follow the flexible practices of your insurance company payments, I will be compelled to submit a request in September if this is not resolved.

First, I am not sure why you failed to mention in your letter of May 17 the amount of \$1189.61 that was deducted from my account, when you stated that the amounts of \$499.20 and \$652.71, respectively, were deducted. These did not amount to the total deducted of \$1189.61. This \$1189.61 was deducted on 4-17-06 without warning or permission, since the agreement of automatic payments was on a monthly basis only. The reimbursed amounts \$406.80 and \$534.57 not only did not include 2 month's premiums totaling \$210.54 but also the amount of \$37.70 that has continued to be deducted monthly until this last period ending 8-16-06.

When I purchased my policy, I understood that it guaranteed the protection of my income of between \$3000 to \$4,000 per month. The policy was even recently reviewed I thought, to evaluate and protect my income. Your recent letter insinuated that it was a new policy. Therefore, I would like to formally state here that I do not accept the amount you distributed for February and March of \$1,700 and \$500, but rather would like to have a thorough evaluation into the amount awarded to me by the second payment of \$1,700 and \$1,300, before the partial payment received just this week. (This is also a good time to note that after the first payments issued in March, all receipts have left the date field blank.)

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As of this date, my records show the full accounting to be as stated here:

Payments to Pan American:

12-20-2005	\$138.97	
12-23-2005	\$94.77	
1-18-2006	\$138.97	
2-15-2006	\$138.97	
3-15-2006	\$37.70	
4-17-2006	\$1,189.61	
5-17-2006	\$37.70	
6-15-2006	\$37.70	
6-26-2006	\$46.20	Check #7046
6-26-2006	\$59.07	Check #7407
7-10-2006	\$46.20	Bank Check#8083
7-10-2006	\$59.07	Bank Check#8084
7-17-2006	\$37.70	
8-16-2006	\$37.70	

There are also two service charges of \$4.00 each. All of these were withdrawn from Mendo Lake Credit Union except the four noted above, which were from Bank of America. The error of subtracting an entire year's premium without notice overdrew my account and this affected other payees as well. I will make one more verbal attempt with your company to stop these withdrawals and then I will contact the bank to stop your company from deducting payments from my Mendo Lake account. Elaine informed me that the premium department of your company does not have communication with your claims department and I have become the victim with these bounced checks.

TOTAL: \$ \$2108.33

Reimbursements to date for premium charges since qualifying for disability:

\$406.80
\$534.57
\$114.14
\$88.40

TOTAL \$1143.91

DIFFERENCE: \$964.28

This is the amount you still owe me for overcharged premiums alone.

The check that was distributed (again without a date) in the middle of August for the period of April to May was for \$1,700, less the \$500.00 additional benefit you now claim *is* correct, because you claim I owe you. I hope I do not have to hire a lawyer to validate the second month's payment. What you claim as an overpayment, I believe should finally be the correct payment.

To date then, I have received one month's benefit of \$2,200 for February that was too low for the salary protection indicated by your company. The second month's payment of \$3,000 for March more accurately represented my monthly income. The April payment of \$1,700 just received this week (no date) was once again far too low. My disability began December 14, 2005, so including the sixty day waiting period I was entitled to full benefit compensation beginning February 14, 2006. This has not happened.

As you can imagine, dealing with a severe disability such as this one creates enormous stress. I am no less saddled with financial commitments than before but I am no longer able to work in my chosen profession of over thirty years that provided me with an adequate income. I want to be a productive citizen once again and am therefore pursuing a career change that will allow me to do this. Your insurance policy is the bridge that will allow me the necessary funding to get there. Anticipating a possible scenario such as this was the primary motivation for my purchasing your company's coverage in the first place. Career retraining for me cannot possibly happen without consistency on your part to cover my ongoing living expenses as well as tuition, books and other student expenses. The program I am attempting is a rigorous one, and I must have these issues settled so that I devote my full concentration to performing well.

As for my rehabilitation plans, I previously began working on a Bachelor's Degree but realized it would be of no benefit to my scope of practice, pay scale or work setting. Now, all that is changed. For me to work as closely with patients in the diagnosis, treatment planning and patient care in medicine as I did in dentistry, I will have to earn at the least a Bachelor's Degree, but I am aiming for Nurse Practitioner certification. This can begin at Santa Rosa Junior College, Napa Valley Junior College, Pacific Union College, or Sonoma State University. I am currently enrolled for fall, beginning today, in Anatomy at Santa Rosa J.C. I finished Physiology over the summer and will be eligible to apply to the Nursing Program at Santa Rosa in October of this year for the spring and fall of 2007. I will also pursue the application processes for the other schools. The first step is a two year program, and the possibilities are many to make the next step to Nurse Practitioner, but it will most likely be an additional 2 years. A Nurse Practitioner certification will allow me greater flexibility in my work setting and be the least detrimental to my disability. This will provide me with more options in returning to the work force.

I hope you understand the importance of your policy protection in allowing me to meet my academic goals. I look forward to resolving these accounting problems as soon as possible.

Sincerely,

A handwritten signature in black ink, appearing to read "Donna Mathews". The signature is fluid and cursive, with a long horizontal stroke extending from the end.

Donna Mathews, RDH